Case 17-70225-JAD Doc 16 Filed 07/07/17 Entered 07/08/17 01:05:04 Desc Imaged

	Cerilicale of Noti	ce Page I of 4	
Informatio	n to identify the case:	oo . digo _ o	
Debtor 1	Mark Robert Woleslagle	Social Security number or ITIN xxx-xx-0219	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	Amanda Marie Woleslagle	Social Security number or ITIN xxx-xx-5051	
	First Name Middle Name Last Name	EIN	
United States	Bankruptcy Court WESTERN DISTRICT OF PEN	INSYLVANIA	
Case number	: 17–70225–JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark Robert Woleslagle

Amanda Marie Woleslagle fka Amanda Marie Blough, fka Amanda Marie Teeter

7/5/17

By the court: <u>Jeffery A. Deller</u>

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Mark Robert Woleslagle Amanda Marie Woleslagle Debtors Case No. 17-70225-JAD Chapter 7

CERTIFICATE OF NOTICE

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 07, 2017.
db/idb
                   +Mark Robert Woleslagle, Amanda Marie Woleslagle, 850 Beaver Run Ave,
                     Sidman, PA 15955-4947
                                         Neugebauer & Swope, P.C., 219 South Center Street,
tr
                    +Lisa M. Swope,
                                                                                                                P. O. Box 270,
                      Ebensburg, PA 15931-0270
14385941
                    +Accounts Service Department,
                                                           P.O. Box 731, Mahwah, NJ 07430-0731
                   +Citibank, Attn: Centalized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
+Citibank, Attn: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
14385952
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                   +Citibank, Attn: Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
+Citibank, N.A., Attn: Centalized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
Conemaugh Health Initiatives, P.O. Box 644633, Pittsburgh, PA 15264-4633
+Conemaugh Memorial Medical Center, 1086 Franklin Street, Johnstown, PA 15905-4305
DLP Conemaugh Physician Group, 1086 Franklin Street, Johnstown, PA 15905-4398
+Franklin American Mortgage Co., P.O. Box 11733, Newark, NJ 07101-4733
+Franklin American Mortgage Company, P.O. Box 77404, Trenton, NJ 08628-6404
+Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
+Laurel Group Anesthesia, PC, 1086 Franklin Street, Suite M4000, Johnstown, PA 15905-4305
Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008
+Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
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                    +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
                    +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14386962
                   +Patenaude & Felix, A.P.C., Attn: Gregg L. Morris, Esq., 3rd Floor, San Diego, CA 92123-4363
14385975
                                                                                                 4545 Murphy Canyon Road,
                     Penn Credit Corporation, 916 S. 14th Street, P.O. Box 988, Railroad & Industrial Federal Credit, Union, P.O. Box 5125,
                                                                                                       Harrisburg, PA 17108-0988
14385976
                   Railroad & Industrial Federal Credit, Union, P.C
+S & T Bank, P.O. Box D, Brockway, PA 15824-0504
14385977
                                                                                                        Tampa, FL 33675-5125
14385978
                    +S&T Bank,
                                   Attn: Janet Bickle, 800 Philadelphia Street, P.O. Box 190,
14385979
                      Indiana, PA 15701-0190
                   +South Fork Federal Credit Union, 220 Main Street, South Fork, PA 15956
+TD Bank, N.A., Customer Service, P.O. Box 731, Mahwah, NJ 07430-0731
+TD Rcs/Cub Cadet, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
14385982
                                                                                          South Fork, PA 15956-1246
14385988
14385989
                   +UPMC Altoona, 620 Howard Avenue, Altoona, PA 16601-4804
+Visa Department Store National Bank, Attn: Bankruptcy, P.O. Box 8053,
14385991
14385992
                      Mason, OH 45040-8053
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 06 2017 01:30:00 Pennsylvania Dept. of Revenue,
                      Department 280946, P.O. Box 280946,
                                                                        ATTN: BANKRUPTCY DIVISION,
                      Harrisburg, PA 17128-0946
                     EDI: ARSN.COM Jul 06 2017 01:18:00
                                                                       ARS National Services Inc., P.O. Box 469100,
14385945
                      Escondido, CA 92046-9100
14385942
                     E-mail/Text: mtamsett@adminrecovery.com Jul 06 2017 01:30:43
                                                                                                        Admin Recovery, LLC,
                     Attn: Timothy Ciffa, 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809
                   +EDI: GMACFS.COM Jul 06 2017 01:18:00
14385943
                      Minneapolis, MN 55438-0901
                   +EDI: GMACFS.COM Jul 06 2017 01:18:00
14385944
                                                                         Ally Financial, P.O. Box 380902,
                      Minneapolis, MN 55438-0902
14385947
                     EDI: BANKAMER.COM Jul 06 2017 01:23:00
                                                                             Bank of America, P.O. Box 982235,
                      El Paso, TX 79998-2235
                    +EDI: BANKAMER.COM Jul 06 2017 01:23:00
14385946
                                                                             Bank of America,
                                                                                                     NC4-105-03-14, P.O. Box 26012,
                      Greensboro, NC 27420-6012
                     E-mail/Text: cms-bk@cms-collect.com Jul 06 2017 01:29:54
14385948
                                                                                                    Capital Management Services, LP,
                      698 1/2 South Ogden Street,
                                                            Buffalo, NY 14206-2317
                     EDI: CAPITALONE.COM Jul 06 2017 01:23:00
                                                                               Capital One, Attn: Bankruptcy, P.O. Box 30285,
14385949
                      Salt Lake City, UT 84130-0285
                    +EDI: CHASE.COM Jul 06 2017 01:23:00
                                                                        Chase Bank USA, N.A., P.O. Box 15278,
14385950
                      Wilmington, DE 19850-5278
14385956
                    +EDI: CRFRSTNA.COM Jul 06 2017 01:18:00
                                                                             Credit First N.A., P.O. Box 818011,
                      Cleveland, OH 44181-8011
                     EDI: CRFRSTNA.COM Jul 06 2017 01:18:00
14385957
                                                                             Credit First, N.A.,
                                                                                                         P.O. Box 81344,
                      Cleveland, OH 44188-0344
                     E-mail/Text: hariasdiaz@creditmanagementcompany.com Jul 06 2017 01:30:43
14385958
                      Credit Management Company,
                                                            2121 Noblestown Road, P.O. Box 16346,
                     Pittsburgh, PA 15242-0346
E-mail/Text: bankruptcynotice@fcbanking.com Jul 06 2017 01:29:48
14385961
                                                                                                              First Commonwealth Bank.
                      P.O. Box 400,
                                          Indiana, PA 15701
14385963
                     E-mail/Text: aladd@franklinamerican.com Jul 06 2017 01:30:59
                      Franklin American Mortgage Company, 501 Corporate Centre Dr,
                                                                                                           Franklin, TN 37067
14385960
                    +E-mail/Text: bankruptcynotice@fcbanking.com Jul 06 2017 01:29:48
                                                                                                             First Commonwealth Bank,
                     601 Philadelphia Street, Indiana, PA 15701-3952 EDI: RMSC.COM Jul 06 2017 01:23:00 JC Penney,
                                                                                       P.O. Box 965009, Orlando, FL 32896-5009
14385966
                    +E-mail/Text: electronicbkydocs@nelnet.net Jul 06 2017 01:30:33
                                                                                                           Nelnet Loan,
                                                                                                                              Nelnet Claims,
14385969
                     P.O Box 82505, Lincoln, NE 68501-2505
E-mail/Text: electronicbkydocs@nelnet.net Jul 06 2017 01:30:33
14385970
                                                                                                            Nelnet, Inc.,
                      P.O. Box 2877, Omaha, NE 68103-2877
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District/off	: 0315-7	User: admin Form ID: 318	Page 2 of 2 Total Noticed: 56	Date Rcvd: Jul 05, 2017		
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)						
14385972	+EDI: AGFINANC	CE.COM Jul 06 2017 01:18:00 75039-3198	OneMain Financial, 6801	Colwell Blvd.,		
14385973		CE.COM Jul 06 2017 01:18:00 PA 15904-2807	OneMain Financial, 3209	B. Elton Road,		
14385974	Attn: Gregg		6 2017 01:31:08 Patenaude orate Drive Southpointe, Su			
14385980	+EDI: SEARS.CO		Sears Card Billing Disputes,	P.O. Box 6283,		
14385981	EDI: SEARS.CO		Sears Credit Cards, P.O. Box	x 6282,		
14385984	+EDI: RMSC.COM		ynchrony Bank, Attn: Bankr 04	uptcy Dept.,		
14385986	EDI: RMSC.COM		ynchrony Bank, Attn: Bankruj	ptcy Dept.,		
14385983	EDI: RMSC.COM		ynchrony Bank, Attn: Bankr	uptcy Dept.,		
14385987		Jul 06 2017 01:23:00 S	ynchrony Bank, P.O. Box 965	035,		
14385985		I Jul 06 2017 01:23:00 S	ynchrony Bank, 170 Election	Road,		
14385990			com Jul 06 2017 01:30:53 5 Suite 514, Fort Washington			
***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****						
cr cr*		rican Mortgage Company es Management, LLC, PO Bo	x 41021, Norfolk, VA 23541-	1021 TOTALS: 1, * 1, ## 0		

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2017 at the address(es) listed below:

Daniel J. Boger on behalf of Joint Debtor Amanda Marie Woleslagle dnlboger@yahoo.com, dboger@shepleylaw.com;mlloyd@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com Daniel J. Boger on behalf of Debtor Mark Robert Woleslagle dnlboger@yahoo.com, ${\tt dboger@shepleylaw.com;mlloyd@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.$ James Warmbrodt on behalf of Creditor Franklin American Mortgage Company bkgroup@kmllawgroup.com Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5